

UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan
211 West Fort Street
Detroit, MI 48226

Case No.: 20-42160-tjt
Chapter: 13

In Re: (NAME OF DEBTOR(S))

Andrew Charles Yallum
20924 Woodmont
Harper Woods, MI 48225-1814

Sarah L Mahoney-Yallum
20924 Woodmont
Harper Woods, MI 48225-1814

Social Security No.:

xxx-xx-3579

xxx-xx-6437

Employer's Tax I.D. No.:

ORDER DISCHARGING DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

IT IS ORDERED THAT: A discharge under 11 U.S.C. § 1328(a) is granted to:

Andrew Charles Yallum

Sarah L Mahoney-Yallum

The court finds that:

1. The plan has been confirmed;
2. All allowed claims have been paid in accordance with the plan; and
3. With respect to any secured claim which continues beyond the term of the plan, any pre-petition or post-petition defaults have been cured;

The court directs that:

1. Any creditor who held a secured claim that was fully paid must execute and deliver to the debtor a release, termination statement, discharge of mortgage or other appropriate certificate suitable for recording; and
2. Any creditor who holds a secured claim that continues beyond the term of the plan must take no action inconsistent with the above findings.

Dated: 10/6/21

BY THE COURT

/s/ Thomas J. Tucker
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11.U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Eastern District of Michigan

In re:
Andrew Charles Yallum
Sarah L Mahoney-Yallum
Debtors

Case No. 20-42160-tjt
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0645-2
Date Rcvd: Oct 06, 2021

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2021:

Recip ID	Recipient Name and Address
db/jdb	Andrew Charles Yallum, Sarah L Mahoney-Yallum, 20924 Woodmont, Harper Woods, MI 48225-1814
26397320	Ascension St John Hospital, ATTN: 14127N, PO Box 14000, Belfast, ME 04915-4033
26397321	Beverly Hills Skin Care Institute, Attn: 14705X, PO Box 14000, Belfast, ME 04915-4033
26397328	Good Year Credit Plan, PO Box 6403, Sioux Falls, SD 57117-6403
26456629	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
26397330	LabCorp, PO Box 2240, Burlington, NC 27216-2240
26397332	+ MOHELA - US Department of Education, PO Box 105347, Atlanta, GA 30348-5347
26397331	+ Michigan Urgent Care Grosse Pointe, PO Box 531743, Livonia, MI 48153-1743
26397334	Pathology Specialists of SE Michigan, PO Box 72572, Cleveland, OH 44192-0002
26397335	SJP Laboratory, PO Box 740458, Atlanta, GA 30374-0458
26397337	+ US Bank Home Mortgage, Wisconsin Servicing, PO Box 21948, Eagan, MN 55121-0948

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
26459874	EDI: BL-BECKET.COM	Oct 07 2021 01:08:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
26397323	EDI: CITICORP.COM	Oct 07 2021 01:08:00	Citi, PO Box 6500, Sioux Falls, SD 57117-6500
26503477	EDI: CITICORP.COM	Oct 07 2021 01:08:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
26397324	+ Email/Text: BKRMailOps@weltman.com	Oct 06 2021 21:12:00	Citibank, NA, C/O Weltman, Weinberg & Reis CO., L.P.A., 2155 Butterfield Drive, Ste. 200-S, Troy, MI 48084-3463
26397325	+ Email/Text: membersolutions@ccfinancial.com	Oct 06 2021 21:12:00	Cornerstone Community Financial, 2955 University Drive, Auburn Hills, MI 48326-2547
26397326	Email/PDF: creditonebknotifications@resurgent.com	Oct 06 2021 21:22:12	Credit One Bank, N.A., PO Box 98873, Las Vegas, NV 89193-8873
26502807	+ EDI: DTEE.COM	Oct 07 2021 01:08:00	DTE Energy, One Energy Plaza, WCB 735, Detroit, MI 48226-1221
26397327	Email/Text: Bankruptcy@eprpc.com	Oct 06 2021 21:12:00	Eastpoint Radiologists, PC, 36175 Harper Ave, Clinton Township, MI 48035-3274
26501150	EDI: JEFFERSONCAP.COM	Oct 07 2021 01:08:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
26397322	EDI: JPMORGANCHASE	Oct 07 2021 01:08:00	Chase Card Member Services, PO Box 15298, Wilmington, DE 19850-5298
26397329	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 06 2021 21:12:00	Kohl's, P.O. Box 3084, Milwaukee, WI 53201-3084
26482435	Email/PDF: resurgentbknotifications@resurgent.com		

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Total Noticed: 29

		Oct 06 2021 21:22:13	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
26397333	EDI: RMSC.COM		
		Oct 07 2021 01:08:00	Old Navy, P.O. Box 960017, Orlando, FL 32896-0017
26397844	+ EDI: RECOVERYCORP.COM		
		Oct 07 2021 01:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
26397336	EDI: RMSC.COM		
		Oct 07 2021 01:08:00	Synchrony Bank / Amazon, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
26460917	EDI: USBANKARS.COM		
		Oct 07 2021 01:08:00	U.S. Bank National Association, c/o U.S. Bank Home Mortgage,, a division of U.S. Bank N.A., 4801 Frederica Street, Owensboro, Kentucky 42301
26397338	EDI: WFFC.COM		
		Oct 07 2021 01:08:00	Wells Fargo Bank, N.A., PO Box 522, Des Moines, IA 50306-0522
26492681	EDI: WFFC.COM		
		Oct 07 2021 01:08:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
TOTAL: 18			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2021 at the address(es) listed below:

Name	Email Address
Barbara L. Yockey	on behalf of Joint Debtor Sarah L Mahoney-Yallum byockey@barbarayockeylaw.com L.BR69551@notify.bestcase.com
Barbara L. Yockey	on behalf of Debtor Andrew Charles Yallum byockey@barbarayockeylaw.com L.BR69551@notify.bestcase.com
Christopher E. Frank	on behalf of Creditor Cornerstone Community Financial Credit Union ECFBK@leducfrank.com
Heather R. Burnard	on behalf of Creditor U.S. Bank National Association EasternECF@Trottlaw.com
Tammy L. Terry	mieb_ecfadmin@det13.net

TOTAL: 5